

## B1 (Official Form 1) (12/11)

United States Bankruptcy Court SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Cruz, Roberto S.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cruz, Norma C.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>XXX-XX-6814</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>XXX-XX-2966</b>
Street Address of Debtor (No. and Street, City, and State): <b>303 E. Holloway Raymondville, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>303 E. Holloway Raymondville, TX</b>
		ZIP CODE <b>78580</b>
County of Residence or of the Principal Place of Business: <b>Willacy</b>		County of Residence or of the Principal Place of Business: <b>Willacy</b>
Mailing Address of Debtor (if different from street address): <b>303 E. Holloway Raymondville, TX</b>		Mailing Address of Joint Debtor (if different from street address): <b>303 E. Holloway Raymondville, TX</b>
		ZIP CODE <b>78580</b>
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIP CODE		
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Check one box:</b> <b>Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		
<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets		
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities		
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

B1 (Official Form 1) (12/11)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Roberto S. Cruz Norma C. Cruz</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)		
Location Where Filed: <b>Southern District of Texas - Brownsville Division</b>	Case Number: <b>11-10252-B-13</b>	Date Filed: <b>4/30/2011</b>
Location Where Filed: <b>Southern District of Texas- Brownsville Division</b>	Case Number: <b>09-10266-B-13</b>	Date Filed: <b>5/8/2009</b>
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ Ellen C. Stone</u> <span style="float: right;">4/2/2013</span> <u>Ellen C. Stone</u> <span style="float: right;">Date</span>
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1) (12/11)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **Roberto S. Cruz  
Norma C. Cruz****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Roberto S. Cruz  
**Roberto S. Cruz**

**X** /s/ Norma C. Cruz  
**Norma C. Cruz**

Telephone Number (If not represented by attorney)

4/2/2013

Date

**Signature of Attorney\***

**X** /s/ Ellen C. Stone  
**Ellen C. Stone** Bar No. **19305000**

**The Stone Law Firm, P.C.**  
4900 N. 10th St.  
Northtowne Centre, A-2  
McAllen, TX 78504

Phone No. **(956) 630-2822** Fax No. **(956) 631-0742**

4/2/2013

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz  
Norma C. Cruz**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION

In re: Roberto S. Cruz  
Norma C. Cruz

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Roberto S. Cruz  
Roberto S. Cruz

Date: 4/2/2013

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz  
Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION

In re: Roberto S. Cruz  
Norma C. Cruz

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Norma C. Cruz  
Norma C. Cruz

Date: 4/2/2013

B6A (Official Form 6A) (12/07)

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
303 E. Holloway, Raymondville, TX Lee Heights Subd. Blk 1 lot 42 thru 44, Cameron County, Texas	Homestead - Fee Simple	C	\$82,171.00	\$108,892.39
319 E. Holloway, Raymondville, TX Lee Heights Subd. Blk 1 Lot 39 thru 41, Cameron County, Texas. Property belongs to son but under Debtor's name; Debtors surrender their interest and 3rd party will continue to pay direct;	Other Property	C	\$49,687.00	\$16,178.00

Total: \$131,858.00

(Report also on Summary of Schedules)

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Compass Bank Checking Acct. Balance \$3,000.00 First National Bank Checking Acct. Balance \$39.00 Frost Bank Checking Acct. Balance \$50.00	C	\$3,089.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X	Sofa, Love Seat, TV, 2 end Tables Stove, Refrigerator, Microwave Oven, Dishes, & Flatware, Table with 6 chairs King Size Bed, Dresser with Mirror, 2 Night stands and chest of Drawers, TV Queen Size Bed, Dresser with Mirror & TV Queen Size Bed, Dresser and chest of Drawers with TV Push Mower	C	\$1,550.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.	X			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtor: 10 pairs of Pants, 15 shirts, 4 pairs of shoes Joint Debtor: 15 pairs of Pants, 25 Shirts, 10 pairs of shoes	C	\$250.00
7. Furs and jewelry.		Debtor: Watch Joint Debtor: Watch & Wedding Ring, 3 pairs of earrings	C	\$275.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Reliable Life Insurance (Term) Face Value: \$100,000	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		dba Roberto Cruz 303 E. Holloway Raymondville, TX 78580 Social Security No.: XXX-XX-6814 SEE SCHEDULE B #25 for valuation of business. 2 2006 Peterbilt Module Trucks 2 2004 Peterbilt Module Trucks VALUE: \$250,000.00 1989 White GMC Semi Tractor 1980 White GMC Dump Truck 1973 KW Dump Truck 1981 Wilson Trailer Hopper 1993 Flat Bed 1984 Flat Bed	C	\$0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X	1980 Flat Bed 2007 20ft. Utility Trailer 1980 Hopper VALUE: \$30,000.00 1993 Peterbilt, VALUE: \$10,700.00		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Ford F-250	C	\$15,500.00
		2008 Ford Fusion Daughter that is in School uses.	C	\$15,425.00
		Dodge Ram 250 Brother is paying for this vehicle	C	\$20,000.00
		1993 Peterbilt	C	\$10,700.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X	2 2006 Peterbilt Module Trucks 2 2004 Peterbilt Module Trucks  1989 White GMC Semi Tractor 1980 White GMC Dump Truck 1973 KW Dump Truck 1981 Wilson Trailer Hopper 1993 Flat Bed 1984 Flat Bed 1980 Flat Bed 2007 20ft. Utility Trailer 1980 Hopper	C	\$250,000.00
			C	\$30,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		2006 Chevy Silverado 1500 Truck Son is paying for Truck	C	\$15,000.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box) Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
303 E. Holloway, Raymondville, TX Lee Heights Subd. Blk 1 lot 42 thru 44, Cameron County, Texas	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002	\$0.00	\$82,171.00
Sofa, Love Seat, TV, 2 end Tables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,550.00	\$1,550.00
Stove, Refrigerator, Microwave Oven, Dishes, & Flatware, Table with 6 chairs			
King Size Bed, Dresser with Mirror, 2 Night stands and chest of Drawers, TV			
Queen Size Bed, Dresser with Mirror & TV			
Queen Size Bed, Dresser and chest of Drawers with TV			
Push Mower			
Debtor: 10 pairs of Pants, 15 shirts, 4 pairs of shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$250.00	\$250.00
Joint Debtor: 15 pairs of Pants, 25 Shirts, 10 pairs of shoes			
Debtor: Watch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$275.00	\$275.00
Joint Debtor: Watch & Wedding Ring, 3 pairs of earrings			
<i>* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$2,075.00</b>	<b>\$84,246.00</b>

**B6C (Official Form 6C) (4/10) -- Cont.**

**In re Roberto S. Cruz  
Norma C. Cruz**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Reliable Life Insurance (Term)	Tex. Ins. Code § 1108.051	\$0.00	\$0.00
Face Value: \$100,000			
2006 Ford F-250	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$2,500.00	\$15,500.00
1993 Peterbilt	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$10,700.00	\$10,700.00
2 2006 Peterbilt Module Trucks	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$44,725.00	\$250,000.00
2 2004 Peterbilt Module Trucks			
1989 White GMC Semi Tractor	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$30,000.00
1980 White GMC Dump Truck			
1973 KW Dump Truck			
1981 Wilson Trailer Hopper			
1993 Flat Bed			
1984 Flat Bed			
1980 Flat Bed			
2007 20ft. Utility Trailer			
1980 Hopper			

B6D (Official Form 6D) (12/07)

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 6074313536202747		DATE INCURRED: 09/2006 NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>303 E. Holloway, Raymondville, TX</b> REMARKS:				\$95,351.87	
Citifinancial Po Box 70919 Charlotte, NC 28272	C	VALUE: \$95,351.87					
ACCT #: 6074313536202747		DATE INCURRED: Various NATURE OF LIEN: <b>Mortgage arrears</b> COLLATERAL: <b>303 E. Holloway, Raymondville, TX</b> REMARKS:				\$5,626.55	
Citifinancial Po Box 70919 Charlotte, NC 28272	C	VALUE: \$5,626.55					
ACCT #: 3184		DATE INCURRED: 2014-2013 NATURE OF LIEN: <b>Homestead; 2004 to 2013 pre petition taxes</b> COLLATERAL: <b>Homestead; 2004 to 2013 pre petition taxes</b> REMARKS:				\$4,995.52	
City of Raymondville Tax Office 142 South 7th Street Raymondville, TX 78580	C	VALUE: \$4,995.52					
Representing: City of Raymondville Tax Office		Linebarger Goggan Blair & Sampson, LLP The Terrace II, 2700 Via Fortuna Dr. Suite 400 P O Box 17428 Austin, TX 78760-7428				Notice Only	Notice Only
Subtotal (Total of this Page) > Total (Use only on last page) >						\$105,973.94	\$0.00

5 continuation sheets attached

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 3184  City of Raymondville Tax Office 142 South 7th Street Raymondville, TX 78580	C	DATE INCURRED: 2014 NATURE OF LIEN: <b>Homestead; 20414 post petition taxes</b> COLLATERAL: <b>Homestead; 2014 post petition taxes</b> REMARKS:  VALUE: \$80,287.00		\$927.00	
ACCT #: 1431  City of Raymondville Tax Office 142 South 7th Street Raymondville, TX 78580	C	DATE INCURRED: 2005-2013 NATURE OF LIEN: <b>Cruz Trucking: 2005-2013, pre petition</b> COLLATERAL: <b>Cruz Trucking: 2005-2013, pre petition</b> REMARKS:  VALUE: \$3,088.13		\$3,088.13	
ACCT #: 1431  City of Raymondville Tax Office 142 South 7th Street Raymondville, TX 78580	C	DATE INCURRED: 2014 NATURE OF LIEN: <b>Cruz Trucking; 2014 post petition personal tax</b> COLLATERAL: <b>Cruz Trucking; 2014 post petition personal taxes</b> REMARKS:  VALUE: \$620.00		\$620.00	
ACCT #: 5622  Compass Bank Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	C	DATE INCURRED: 03/17/2008 NATURE OF LIEN: <b>Purchase Money Lien</b> COLLATERAL: <b>Trucks for Business</b> REMARKS:  VALUE: \$250,000.00		\$71,000.00	
Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this Page) >	\$75,635.13	\$0.00
			Total (Use only on last page) >		

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 606964  Compass Bank Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	C	DATE INCURRED: 07/11/2005 NATURE OF LIEN: <b>Purchase Money Lien</b> COLLATERAL: <b>Trucks for Business</b> REMARKS:  VALUE: \$250,000.00			\$123,000.00	
ACCT #: 55950822  Compass Bank Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	C	DATE INCURRED: 02/2009 NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>1500 Truck</b> REMARKS: <b>Debtors to surrender; 3rd party to pay direct</b>  VALUE: \$15,000.00			\$16,295.69	\$1,295.69
ACCT #: xxxxx0330  Conns Attention: Bankruptcy PO Box 2358 Beaumont, TX 77704	C	DATE INCURRED: 12/2007 NATURE OF LIEN: <b>Purchase Money Lien</b> COLLATERAL: <b>appliances</b> REMARKS:  VALUE: \$153.00			\$153.00	
ACCT #: 2370164  Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	C	DATE INCURRED: 10/2000 NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>319 E. Holloway, Raymondville, TX</b> REMARKS: <b>Debtors surrender their interest; 3rd party to pay direct</b>  VALUE: \$49,687.00			\$16,178.00	

Sheet no. 2 of 5 continuation sheets attached  
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >  
Total (Use only on last page) >\$155,626.69  
\$1,295.69(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 39666754		DATE INCURRED: 09/27/2005 NATURE OF LIEN: <b>Purchase Money Lien</b> COLLATERAL: <b>2006 Ford F-250</b> REMARKS:		\$13,000.00	
Ford Motor Credit Corporation National Bankruptcy Center PO Box 537901 Livonia, MI 48153	C	VALUE: \$24,589.05			
ACCT #: 43867015		DATE INCURRED: 5/7/2008 NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2008 Ford Fusion</b> REMARKS:		\$9,645.00	
Ford Motor Credit Corporation National Bankruptcy Center PO Box 537901 Livonia, MI 48153	C	VALUE: \$15,425.00			
ACCT #: 41431		DATE INCURRED: 2004-2013 NATURE OF LIEN: <b>Homestead; 2004 to 2013 pre petition taxes</b> COLLATERAL: <b>Homestead; 2004 to 2013 pre petition taxes</b> REMARKS:		\$7,618.00	
Raymondville ISD Tax Collector One Bearkat Blvd. Raymondville, TX 78580	C	VALUE: \$7,618.00			
ACCT #:		DATE INCURRED: 2014 NATURE OF LIEN: <b>homestead; 2014 post petition</b> COLLATERAL: <b>Homestead; 2014 post petition</b> REMARKS:		\$927.00	
Raymondville ISD Tax Collector One Bearkat Blvd. Raymondville, TX 78580	C	VALUE: \$80,287.00			
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this Page) > Total (Use only on last page) >		\$31,190.00	\$0.00

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx3184	C	DATE INCURRED: NATURE OF LIEN: <b>Cruz Trucking: 2005-2013, pre petition</b> COLLATERAL: <b>Cruz Trucking: 2005-2013, pre petition</b> REMARKS:			\$5,267.00	
Raymondville ISD Tax Collector One Bearkat Blvd. Raymondville, TX 78580		VALUE: \$5,267.00				
ACCT #:	C	DATE INCURRED: 2014 NATURE OF LIEN: <b>Cruz Trucking: 2014 post petition personal taxes</b> COLLATERAL: <b>Cruz Trucking: 2014 post petition personal taxes</b> REMARKS:			\$500.00	
Raymondville ISD Tax Collector One Bearkat Blvd. Raymondville, TX 78580		VALUE: \$500.00				
ACCT #: 3184	C	DATE INCURRED: 2006-2013 NATURE OF LIEN: <b>Homestead; 2006-2013 pre petition taxes</b> COLLATERAL: <b>Homestead; 2006-2013 pre petition taxes</b> REMARKS:			\$4,350.00	
Willacy County Tax Office Elizabeth Barnhart 192 N. 3rd Room 202 Raymondville, TX 78580		VALUE: \$4,350.00				
ACCT #: 3184	C	DATE INCURRED: 2014 NATURE OF LIEN: <b>Homestead; 2014 post petition taxes</b> COLLATERAL: <b>Homestead; 2014 post petition taxes</b> REMARKS:			\$786.24	
Willacy County Tax Office Elizabeth Barnhart 192 N. 3rd Room 202 Raymondville, TX 78580		VALUE: \$786.24				
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this Page) >			\$10,903.24	\$0.00
		Total (Use only on last page) >				

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 1431						
Willacy County Tax Office Elizabeth Barnhart 192 N. 3rd Room 202 Raymondville, TX 78580	C	DATE INCURRED: 2005-2013 NATURE OF LIEN: <b>Cruz Trucking; 2005-2013 pre petition taxes</b> COLLATERAL: <b>Cruz Trucking; 2005-2013 pre petition taxes</b> REMARKS:			\$4,788.00	
ACCT #: 1431						
Willacy County Tax Office Elizabeth Barnhart 192 N. 3rd Room 202 Raymondville, TX 78580	C	DATE INCURRED: 2014 NATURE OF LIEN: <b>Cruz Trucking; 2014 post petition taxes</b> COLLATERAL: <b>Cruz Trucking; 2014 post petition taxes</b> REMARKS:			\$2,410.00	

Sheet no. 5 of 5 continuation sheets attached  
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >  
Total (Use only on last page) >\$7,198.00      \$0.00  
\$386,527.00      \$1,295.69(Report also on  
Summary of  
Schedules.)      (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (04/10)

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
------------------	--	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
Internal Revenue Service 300 E 8Th Street STOP 5026 AUS Austin, Texas 78701	C	DATE INCURRED: 2010 & 2011 CONSIDERATION: Form 1040 Taxes  Tax Years: 2010 & REMARKS:			\$3,209.90	\$3,209.90	\$0.00

Sheet no. 1 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

Total &gt;

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

\$3,209.90	\$3,209.90	\$0.00

B6E (Official Form 6E) (04/10) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances		
------------------	---------------------------	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND WIFE, JOINT OR CO-MUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504	C	DATE INCURRED: 04/01/2013 CONSIDERATION: <b>Attorney Fees</b> REMARKS:			\$3,573.50	\$3,573.50	\$0.00

Sheet no. 2 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

Total &gt;

\$3,573.50      \$3,573.50      \$0.00

\$6,783.40

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

	\$6,783.40	\$0.00
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B6F (Official Form 6F) (12/07)

In re Roberto S. Cruz  
Norma C. Cruz

Case No.

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:  *Andrew Rozell* Atty for First National Bank 323 E. Jackson St. Harlingen, TX 78550	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				Notice Only
ACCT #:  Afni, Inc. PO BOX 3247 Bloomington, IL 61702	C	DATE INCURRED: CONSIDERATION: <b>Collecting for ALLTEL</b> REMARKS:				\$98.00
ACCT #:  Ally Financial (f/k/a GMAC PO BOX 130424 Roseville MN 55113-0004	C	DATE INCURRED: CONSIDERATION: <b>Deficiency balance on a N06 CHEVEXPRESS RV</b> REMARKS:		X		\$25,577.36
ACCT #: xxxxxxxx1621  Amron Professional 172 W Robertson St San Benito, TX 78586	C	DATE INCURRED: 04/2011 CONSIDERATION: <b>Collecting for VALLEY RADIOLOGISTS ASSOCIAT</b> REMARKS:				\$502.00
ACCT #: 44198728  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	C	DATE INCURRED: 12/2008 CONSIDERATION: <b>Collection Attorney</b> REMARKS:				\$1,085.00
ACCT #:  B-Line, LLC Attn: Steven Kane P.O. Box 91121 Dept. 550 Seattle, WA 98111-9221	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				Notice Only
Subtotal >						\$27,262.36
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Barrett Daffin Frappier &amp; Turner 1900 St. James Place, Ste 500 Houston, TX 77056</b>	C	DATE INCURRED: CONSIDERATION: <b>Notice Only BAC HOME LOANS</b> REMARKS:				\$0.00
ACCT #: <b>Barrett Daffin Frappier Turner &amp; Engel 610 West 5th Street, Suite 602 Austin, TX 78701</b>	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Bass &amp; Associates 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712</b>	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Calvary Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for MBA/FIA</b> REMARKS:				\$8,601.00
ACCT #: <b>Cole D. Patton McCarthy Holthus and Ackerman LLP 1255 West 15th Street Suite 1060 Plano, TX 75075</b>	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: 79450129022107422 <b>Dell Financial Services c/o Resurgent Capital Service P.O. Box 10390 Greenville, SC 29603</b>	C	DATE INCURRED: <b>04/2004</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$2,325.50
Sheet no. <u>1</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$10,926.50
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>DEVLIN, NAYLOR &amp; TURBYFILL, P.L.L.C.</b> 4801 Woodway, Suite 420 West Houston, Texas 77056-1805	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>East Bay Funding, LLC</b> c/o Resurgent Capital Services PO Box 288 Greenville, SC 29603	C	DATE INCURRED: CONSIDERATION: <b>Collecting for GE Money Bank</b> REMARKS:				\$5,208.00
ACCT #: 2968 <b>eCast Settlement Corporation</b> P.O. Box 35480 Newark, NJ 07193-5480	C	DATE INCURRED: <b>10/1995</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Chase Bank USA N.A.</b>				\$5,749.00
ACCT #: <b>eCAST Settlement Corporation, assignee of CitiFinancial, Inc.</b> POB 29262 New York, NY 10087-9262	C	DATE INCURRED: CONSIDERATION: <b>Collecting for Citifinancial</b> REMARKS:		X		\$0.00
Representing: <b>eCAST Settlement Corporation, assignee</b>		Citifinancial, Inc P.O. Box 140489 Irving, TX 75014				<b>Notice Only</b>
ACCT #: <b>Ford Motor Credit Company LLC</b> Drawer 55-953 P.O. Box 55000 Detroit, MI 48255	C	DATE INCURRED: CONSIDERATION: <b>Deficiency on 08 Ford Expedition</b> REMARKS: <b>Repossessed on or about 2011.</b>				\$7,954.00
Sheet no. <u>2</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$18,911.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:						
<b>Ford Motor Credit Company LLC</b> Drawer 55-953 P.O. Box 55000 Detroit, MI 48255	C	DATE INCURRED: CONSIDERATION: <b>Deficiency on 2008 Ford F150</b> REMARKS: <b>Repossessed over 3 years ago.</b>				\$1,320.00
ACCT #: 41840092						
<b>Ford Motor Credit Company, LLC</b> c/o Hosto, Buchan & Prater P O Box 3397 Little Rock, AR 72203	C	DATE INCURRED: <b>12/2006</b> CONSIDERATION: <b>Deficiency on auto repo 2006 Ford</b> REMARKS: <b>Repossessed over 3 years ago.</b>				\$1,823.88
ACCT #: 2973						
<b>GE Consumer Finance</b> P.O. Box 960061 Orlando, FL 32896	C	DATE INCURRED: <b>04/2007</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$5,207.46
ACCT #:						
<b>GE Money Bank</b> c/o Recovery Management Systems Corp. 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131-1605	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: 601918000029						
<b>GEMB / HH Gregg</b> Attention: Bankruptcy PO Box 103106 Roswell, GA 30076	C	DATE INCURRED: <b>08/1989</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$2,121.00
ACCT #: 5975						
<b>GMAC</b> P.O. Box 78367 Roseville, MN 55113	C	DATE INCURRED: CONSIDERATION: <b>defecency Claim</b> REMARKS:				\$25,577.36
Sheet no. <u>3</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$36,049.70
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Granite Recovery LLC c/o Recovery Management Systems Corporation 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for HSBC Bank Nevada National Association</b> REMARKS:				\$1,370.00
ACCT #: <b>Hidalgo County &amp; Drainage Dist. # 1 c/o John T. Banks Perdue, Brandon, Fielder, Collins &amp; Mott 3301 Northland Drive, Ste. 505 Austin, TX 78731</b>	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Jefferson Capital PO BOX 7999 SAINT CLOUD MN 56302-9617</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for GE Money Bank</b> REMARKS:				\$378.00
ACCT #: <b>Midland Funding LLC by American InfoSource LP as agent PO Box 4457 Houston, TX 77210-4457</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for GE Capital</b> REMARKS:				\$2,140.00
ACCT #: <b>Midland Funding LLC by American InfoSource LP as agent PO Box 4457 Houston, TX 77210-4457</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for JC Penney</b> REMARKS:				\$103.00
ACCT #: <b>Midland Funding LLC by American InfoSource LP as agent PO Box 4457 Houston, TX 77210-4457</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for Sam's Club</b> REMARKS:				\$1,114.00
Sheet no. <u>4</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$5,105.00</b>
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>GE MONEY BANK (DILLARDS)</b> REMARKS:				\$1,768.50
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for GE MONEY BANK (MERVYN'S)</b> REMARKS:				\$669.77
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for CITIBANK (SOUTH DAKOTA), N.A. (S</b> REMARKS:				\$1,046.00
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for GE MONEY BANK (WAL-MART)</b> REMARKS:				\$484.00
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for CITIBANK (SOUTH DAKOTA), N.A. (S</b> REMARKS:				\$3,751.00
ACCT #: <b>Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541</b>	C	DATE INCURRED: CONSIDERATION: <b>Collecting for CITIBANK (SOUTH DAKOTA),</b> REMARKS:				\$3,594.00
Sheet no. <u>5</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$11,313.27
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541	C	DATE INCURRED: CONSIDERATION: <b>Collecting for CITIBANK (SOUTH DAKOTA), N.A. (Z)</b> REMARKS:				\$1,059.00
ACCT #: R Christopher Naylor Devlin Naylor and Turbyfill 4801 Woodway, Ste 420 W Houston, TX 77056-1805	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				Notice Only
ACCT #: 5840 Recovery Management 25 SE 2nd Ave Ste 1120 Miami, FL 33131	C	DATE INCURRED: CONSIDERATION: <b>Collecting for - Sams Club</b> REMARKS:				\$1,113.39
ACCT #: 9111 REcovery Management Systems Corporation For GE Money Bank 25 Se. 2nd Ave. STe. 1120 Miami, FL 33131	C	DATE INCURRED: 12/1991 CONSIDERATION: <b>Collecting for - JcPenny</b> REMARKS: <b>JC Penny</b>				\$102.76
ACCT #: S. Blair Korschun Bankruptcy Servicer for Compass Bank (Se Ascension Capital Group, Inc. P.O. Box 201347 Arlington, TX 76006	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				Notice Only
ACCT #: xxxxxx1168 Sarma Coll 1801 Broadway St San Antonio, TX 78215	C	DATE INCURRED: 11/2007 CONSIDERATION: <b>Collecting for VALLEY BAPTIST MEDICAL CTR</b> REMARKS:				\$13,796.00
Sheet no. <u>6</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$16,071.15
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>VERIZON 404 BROCK DR BLOOMINGTON, IL 61701</b>	C	DATE INCURRED: CONSIDERATION: <b>Phone bill</b> REMARKS:				\$110.00
ACCT #: <b>2843</b> <b>Wells Fargo Bank, N.A. 100 W. Washington Street Phoenix, AZ 85003</b>	C	DATE INCURRED: CONSIDERATION: <b>Loan</b> REMARKS:		X		\$24,193.71
Sheet no. <b>7</b> of <b>7</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$24,303.71</b>
			Total >			<b>\$149,942.69</b>
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6G (Official Form 6G) (12/07)

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No.

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Roberto S. Cruz  
Norma C. CruzCase No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  Married	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
<b>Employment:</b>	<b>Debtor</b>		<b>Spouse</b>	
Occupation	Self Employed, truck driver		Provider	
Name of Employer	Roberto Cruz		Legacy Home Health Agency	
How Long Employed	about 32 years		about 4 years	
Address of Employer	303 E. Holloway		5277 Old Brownsville Rd. #205	
	Raymondville, TX 78580		Corpus Christi, TX 78405	

INCOME: (Estimate of average or projected monthly income at time case filed)

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$1,666.50
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$0.00</b>	<b>\$1,666.50</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$97.46
b. Social Security Tax	\$0.00	\$103.32
c. Medicare	\$0.00	\$24.16
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	<b>\$224.94</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$0.00</b>	<b>\$1,441.56</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$27,483.33	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$27,483.33</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$27,483.33</b>	<b>\$1,441.56</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		<b>\$28,924.89</b>

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

B6J (Official Form 6J) (12/07)

IN RE: **Roberto S. Cruz**  
**Norma C. Cruz**Case No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$400.41
b. Water and sewer	\$150.00
c. Telephone	\$200.00
d. Other: Cable/Internet/Phone	\$187.00
3. Home maintenance (repairs and upkeep)	\$200.00
4. Food	\$500.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$90.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$277.00
b. Life	\$50.00
c. Health	
d. Auto	
e. Other:	\$400.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$194.48
Specify: homestead prop. taxes	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other: misc. contingency	\$26.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home: dtr1 mother  72 yo, widow, SS	\$1,000.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$20,250.00
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$24,824.89</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$28,924.89
b. Average monthly expenses from Line 18 above	\$24,824.89
c. Monthly net income (a. minus b.)	\$4,100.00

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

IN RE: **Roberto S. Cruz  
Norma C. Cruz**

CASE NO

CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

**Itemized Business Expenses**

**Roberto Cruz Trucking| source of BB: 6 mons of MORS**

<b>Expense</b>	<b>Category</b>	<b>Amount</b>
fuel & vehicle		\$9,941.67
insurance		\$1,800.00
driver (1099 employee)		\$6,958.33
telephone		\$66.67
repairs & maintenance		\$1,283.33
personal property taxes	Estimated tax payment	\$200.00
	<b>Total &gt;</b>	<b>\$20,250.00</b>

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$131,858.00		
B - Personal Property	Yes	5	\$361,789.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	6		\$386,527.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$6,783.40	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$149,942.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$28,924.89
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$24,824.89
TOTAL		30	\$493,647.00	\$543,253.09	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$3,209.90
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$3,209.90</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$28,924.89
Average Expenses (from Schedule J, Line 18)	\$24,824.89
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,278.14

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,295.69
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$6,783.40	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$149,942.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$151,238.38

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/2/2013

Signature /s/ Roberto S. Cruz  
**Roberto S. Cruz**

Date 4/2/2013

Signature /s/ Norma C. Cruz  
**Norma C. Cruz**

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$106,000.00	2013 year to date income from self employment for dbtr1
\$4,525.52	2013 income from employment for dbtr2
\$400,000.00	2012 estimated income from self employment for dbtr1
\$10,120.05	2012 income from employment for dbtr2
\$613,212.00	2011 income from employment and self employment (MFJ)

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,420.00	2011 unemployment compensation

**3. Payments to creditors**

*Complete a. or b., as appropriate, and c.*

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
First National Bank 1010 S. Expressway 83 Harlingen, TX 78552	March 19, 2013	\$4,346.25	\$0.00

B7 (Official Form 7) (12/12) - Cont.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1*

- None  c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

- None  a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None  a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None  List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None  List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/12) - Cont.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504	04/01/2013	\$926.50
The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504	February 15, 2013	\$1,242.50

**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

**15. Prior address of debtor**

None  If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

**18. Nature, location and name of business**

None

- a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF**

**SOCIAL-SECURITY OR OTHER INDIVIDUAL**

**TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING**

**DATES**

**dba Roberto Cruz**

**Truck Driver, labor contractor**

**1980 thru Current**

**303 E. Holloway**

**Raymondville, TX 78580**

**Social Security No.: XXX-XX-6814**

None



- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None



- a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS**

**DATES SERVICES RENDERED**

**self**

None



- b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

- None  b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

- None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

**25. Pension Funds**

- None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4/2/2013

Signature /s/ Roberto S. Cruz  
of Debtor **Roberto S. Cruz**

Date 4/2/2013

Signature /s/ Norma C. Cruz  
of Joint Debtor **Norma C. Cruz**  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.*

*18 U.S.C. §§ 152 and 3571*

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re **Roberto S. Cruz**  
**Norma C. Cruz**

Case No. \_\_\_\_\_

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Roberto S. Cruz** \_\_\_\_\_

**X /s/ Roberto S. Cruz** 4/2/2013

**Norma C. Cruz** \_\_\_\_\_

Signature of Debtor \_\_\_\_\_ Date \_\_\_\_\_

Printed Name(s) of Debtor(s) \_\_\_\_\_

**X /s/ Norma C. Cruz** 4/2/2013

Case No. (if known) \_\_\_\_\_

Signature of Joint Debtor (if any) \_\_\_\_\_ Date \_\_\_\_\_

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, Ellen C. Stone, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Ellen C. Stone** \_\_\_\_\_

Ellen C. Stone, Attorney for Debtor(s)

Bar No.: 19305000

The Stone Law Firm, P.C.

4900 N. 10th St.

Northtowne Centre, A-2

McAllen, TX 78504

Phone: (956) 630-2822

Fax: (956) 631-0742

E-Mail: estone@ellenstonelaw.com

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**UNITED STATES BANKRUPTCY COURT****NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors****Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income  
(\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

IN RE: **Roberto S. Cruz**  
**Norma C. Cruz**

CASE NO

CHAPTER **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Hourly: Estimated Total <b><u>\$4,500.00</u></b>
Prior to the filing of this statement I have received:	<b><u>\$926.50</u></b>
Balance Due:	Hourly: Approximately <b><u>\$3,573.50</u></b>

2. The source of the compensation paid to me was:

Debtor       Other (specify)

3. The source of compensation to be paid to me is:

Debtor       Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

4/2/2013

Date

/s/ Ellen C. Stone

Ellen C. Stone  
The Stone Law Firm, P.C.  
4900 N. 10th St.  
Northtowne Centre, A-2  
McAllen, TX 78504  
Phone: (956) 630-2822 / Fax: (956) 631-0742

Bar No. 19305000

/s/ Roberto S. Cruz

**Roberto S. Cruz**

/s/ Norma C. Cruz

**Norma C. Cruz**

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION

IN RE: **Roberto S. Cruz**  
**Norma C. Cruz**

CASE NO

CHAPTER **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 4/2/2013

Signature /s/ Roberto S. Cruz  
Roberto S. Cruz

Date 4/2/2013

Signature /s/ Norma C. Cruz  
Norma C. Cruz

\*Andrew Rozell\*  
Atty for First National Bank  
323 E. Jackson St.  
Harlingen, TX 78550

Afni, Inc.  
PO BOX 3247  
Bloomington, IL 61702

Ally Financial (f/k/a GMAC  
PO BOX 130424  
Roseville MN 55113-0004

Amron Professional  
172 W Robertson St  
San Benito, TX 78586

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

B-Line, LLC  
Attn: Steven Kane  
P.O. Box 91121  
Dept. 550  
Seattle, WA 98111-9221

Barrett Daffin Frappier & Turner  
1900 St. James Place, Ste 500  
Houston, TX 77056

Barrett Daffin Frappier Turner & Engel  
610 West 5th Street, Suite 602  
Austin, TX 78701

Bass & Associates  
3936 E. Ft. Lowell Road, Suite #200  
Tucson, AZ 85712

Cavalry Portfolio Services, LLC  
500 Summit Lake Drive Suite 400  
Valhalla, NY 10595-1340

Citifinancial  
Po Box 70919  
Charlotte, NC 28272

Citifinancial, Inc  
P.O. Box 140489  
Irving, TX 75014

City of Raymondville Tax Office  
142 South 7th Street  
Raymondville, TX 78580

Cole D. Patton  
McCarthy Holthus and Ackerman LLP  
1255 West 15th Street  
Suite 1060  
Plano, TX 75075

Compass Bank  
Attn: Bankruptcy  
PO Box 10566  
Birmingham, AL 35296

Conns  
Attention: Bankruptcy  
PO Box 2358  
Beaumont, TX 77704

Countrywide Home Lending  
Attention: Bankruptcy SV-314B  
PO Box 5170  
Simi Valley, CA 93062

Dell Financial Services  
c/o Resurgent Capital Service  
P.O. Box 10390  
Greenville, SC 29603

DEVLIN, NAYLOR & TURBYFILL, P.L.L.C.  
4801 Woodway, Suite 420 West  
Houston, Texas 77056-1805

East Bay Funding, LLC  
c/o Resurgent Capital Services  
PO Box 288  
Greenville, SC 29603

eCast Settlement Corporation  
P.O. Box 35480  
Newark, NJ 07193-5480

eCAST Settlement Corporation, assignee  
of CitiFinancial, Inc.  
POB 29262  
New York, NY 10087-9262

Ford Motor Credit Company LLC  
Drawer 55-953  
P.O. Box 55000  
Detroit, MI 48255

Ford Motor Credit Company, LLC  
c/o Hosto, Buchan & Prater  
P O Box 3397  
Little Rock, AR 72203

Ford Motor Credit Corporation  
National Bankruptcy Center  
PO Box 537901  
Livonia, MI 48153

GE Consumer Finance  
P.O. Box 960061  
Orlando, FL 32896

GE Money Bank  
c/o Recovery Management Systems Corp.  
25 SE 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

GEMB / HH Gregg  
Attention: Bankruptcy  
PO Box 103106  
Roswell, GA 30076

GMAC  
P.O. Box 78367  
Roseville, MN 55113

Granite Recovery LLC  
c/o Recovery Management Systems Corporation  
25 SE 2nd Avenue Suite 1120  
Miami FL 33131-1605

Hidalgo County & Drainage Dist. # 1  
c/o John T. Banks  
Perdue, Brandon, Fielder, Collins & Mott  
3301 Northland Drive, Ste. 505  
Austin, TX 78731

Internal Revenue Service  
300 E 8Th Street STOP 5026 AUS  
Austin, Texas 78701

Jefferson Capital  
PO BOX 7999  
SAINT CLOUD MN 56302-9617

Linebarger Goggan Blair & Sampson, LLP  
The Terrace II, 2700 Via Fortuna Dr.  
Suite 400  
P O Box 17428  
Austin, TX 78760-7428

Midland Funding LLC  
by American InfoSource LP as agent  
PO Box 4457  
Houston, TX 77210-4457

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

R Christopher Naylor  
Devlin Naylor and Turbyfill  
4801 Woodway, Ste 420 W  
Houston, TX 77056-1805

Raymondville ISD  
Tax Collector  
One Bearkat Blvd.  
Raymondville, TX 78580

Recovery Management  
25 SE 2nd Ave Ste 1120  
Miami, FL 33131

RECOVERY MANAGEMENT SYSTEMS CORPORATION  
FOR GE MONEY BANK  
25 SE. 2ND AVE. STE. 1120  
MIAMI, FL 33131

S. Blair Korschun  
Bankruptcy Servicer for Compass Bank (Se  
Ascension Capital Group, Inc.  
P.O. Box 201347  
Arlington, TX 76006

Sarma Coll  
1801 Broadway St  
San Antonio, TX 78215

The Stone Law Firm, P.C.  
4900 N. 10th St.  
Northtowne Centre, A-2  
McAllen, TX 78504

VERIZON  
404 BROCK DR  
BLOOMINGTON, IL 61701

Wells Fargo Bank, N.A.  
100 W. Washington Street  
Phoenix, AZ 85003

Willacy County Tax Office  
Elizabeth Barnhart  
192 N. 3rd Room 202  
Raymondville, TX 78580

*Andrew Rozell*	Citifinancial Po Box 70919 Charlotte, NC 28272	eCast Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480
Afni, Inc. PO BOX 3247 Bloomington, IL 61702	Citifinancial, Inc P.O. Box 140489 Irving, TX 75014	eCAST Settlement Corporation, a of CitiFinancial, Inc. POB 29262 New York, NY 10087-9262
Ally Financial (f/k/a GMAC PO BOX 130424 Roseville MN 55113-0004	City of Raymondville Tax Office 142 South 7th Street Raymondville, TX 78580	Ford Motor Credit Company LLC Drawer 55-953 P.O. Box 55000 Detroit, MI 48255
Amron Professional 172 W Robertson St San Benito, TX 78586	Cole D. Patton McCarthy Holthus and Ackerman L 1255 West 15th Street Suite 1060 Plano, TX 75075	Ford Motor Credit Company, LLC c/o Hosto, Buchan & Prater P O Box 3397 Little Rock, AR 72203
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	Compass Bank Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	Ford Motor Credit Corporation National Bankruptcy Center PO Box 537901 Livonia, MI 48153
B-Line, LLC Attn: Steven Kane P.O. Box 91121 Dept. 550 Seattle, WA 98111-9221	Conns Attention: Bankruptcy PO Box 2358 Beaumont, TX 77704	GE Consumer Finance P.O. Box 960061 Orlando, FL 32896
Barrett Daffin Frappier & Turne: 1900 St. James Place, Ste 500 Houston, TX 77056	Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	GE Money Bank c/o Recovery Management Systems 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131-1605
Barrett Daffin Frappier Turner . 610 West 5th Street, Suite 602 Austin, TX 78701	Dell Financial Services c/o Resurgent Capital Service P.O. Box 10390 Greenville, SC 29603	GEMB / HH Gregg Attention: Bankruptcy PO Box 103106 Roswell, GA 30076
Bass & Associates 3936 E. Ft. Lowell Road, Suite : Tucson, AZ 85712	DEVLIN, NAYLOR & TURBYFILL, P.L 4801 Woodway, Suite 420 West Houston, Texas 77056-1805	GMAC P.O. Box 78367 Roseville, MN 55113
Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	East Bay Funding, LLC c/o Resurgent Capital Services PO Box 288 Greenville, SC 29603	Granite Recovery LLC c/o Recovery Management Systems 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605

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 c/o John T. Banks Bankruptcy Servicer for Compass  
 Perdue, Brandon, Fielder, Colli Ascension Capital Group, Inc.  
 3301 Northland Drive, Ste. 505 P.O. Box 201347  
 Austin, TX 78731 Arlington, TX 76006

Internal Revenue Service Sarma Coll  
 300 E 8Th Street STOP 5026 AUS 1801 Broadway St  
 Austin, Texas 78701 San Antonio, TX 78215

Jefferson Capital The Stone Law Firm, P.C.  
 PO BOX 7999 4900 N. 10th St.  
 SAINT CLOUD MN 56302-9617 Northtowne Centre, A-2  
 McAllen, TX 78504

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 The Terrace II, 2700 Via Fortunato 404 BROCK DR  
 Suite 400 BLOOMINGTON, IL 61701  
 P O Box 17428  
 Austin, TX 78760-7428

Midland Funding LLC Wells Fargo Bank, N.A.  
 by American InfoSource LP as ag 100 W. Washington Street  
 PO Box 4457 Phoenix, AZ 85003  
 Houston, TX 77210-4457

Portfolio Recovery Associates, : Willacy County Tax Office  
 POB 12914 Elizabeth Barnhart  
 Norfolk VA 23541 192 N. 3rd Room 202  
 Raymondville, TX 78580

R Christopher Naylor  
 Devlin Naylor and Turbyfill  
 4801 Woodway, Ste 420 W  
 Houston, TX 77056-1805

Raymondville ISD  
 Tax Collector  
 One Bearkat Blvd.  
 Raymondville, TX 78580

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 25 SE 2nd Ave Ste 1120  
 Miami, FL 33131

RECOVERY MANAGEMENT SYSTEMS CORP  
 For GE Money Bank  
 25 Se. 2nd Ave. STe. 1120  
 Miami, FL 33131

**B 22C (Official Form 22C) (Chapter 13) (12/10)**

In re: Roberto S. Cruz  
Norma C. Cruz

Case Number:

According to the calculations required by this statement:

- The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3).  
 Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. REPORT OF INCOME</b>							
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A</b>  <b>Debtor's Income</b>	<b>Column B</b>  <b>Spouse's Income</b>		
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>					<b>\$0.00</b>	<b>\$1,128.14</b>
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b>						
	a.	Gross receipts	\$26,433.33	\$0.00			
	b.	Ordinary and necessary business expenses	\$20,283.33	\$0.00			
	c.	Business income	Subtract Line b from Line a		<b>\$6,150.00</b>	<b>\$0.00</b>	
4	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b>						
	a.	Gross receipts	\$0.00	\$0.00			
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00			
	c.	Rent and other real property income	Subtract Line b from Line a		<b>\$0.00</b>	<b>\$0.00</b>	
5	<b>Interest, dividends, and royalties.</b>					<b>\$0.00</b>	<b>\$0.00</b>
6	<b>Pension and retirement income.</b>					<b>\$0.00</b>	<b>\$0.00</b>
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					<b>\$0.00</b>	<b>\$0.00</b>
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor <b>\$0.00</b>	Spouse <b>\$0.00</b>		<b>\$0.00</b>	<b>\$0.00</b>
9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</b>						
	a.						
	b.					<b>\$0.00</b>	<b>\$0.00</b>

## B 22C (Official Form 22C) (Chapter 13) (12/10)

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$6,150.00	\$1,128.14
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$7,278.14

**Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD**

12	<b>Enter the amount from Line 11.</b>	\$7,278.14
13	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. _____	_____
	b. _____	_____
	c. _____	_____
	Total and enter on Line 13.	\$0.00
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	\$7,278.14
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	\$87,337.68
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: <u>Texas</u>	b. Enter debtor's household size: <u>2</u>
		\$54,762.00
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.	
	<input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.	
	<input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

**Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME**

18	<b>Enter the amount from Line 11.</b>	\$7,278.14
19	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. _____	_____
	b. _____	_____
	c. _____	_____
	Total and enter on Line 19.	\$0.00

## B 22C (Official Form 22C) (Chapter 13) (12/10)

20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.	\$7,278.14
21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.	\$87,337.68
22	<b>Applicable median family income.</b> Enter the amount from Line 16.	\$54,762.00
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.</p>	

**Part IV. CALCULATION OF DEDUCTIONS FROM INCOME****Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

24A	<b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$1,029.00																								
24B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.																									
25A	<table border="1" style="float: left; margin-right: 10px;"> <tr><th colspan="3">Persons under 65 years of age</th></tr> <tr> <td>a1.</td> <td>Allowance per person</td> <td>\$60.00</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>2</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>\$120.00</td> </tr> </table> <table border="1" style="float: left; margin-right: 10px;"> <tr><th colspan="3">Persons 65 years of age or older</th></tr> <tr> <td>a2.</td> <td>Allowance per person</td> <td>\$144.00</td> </tr> <tr> <td>b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td>c2.</td> <td>Subtotal</td> <td>\$0.00</td> </tr> </table> <span style="font-size: 10pt;">\$120.00</span> <b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	Persons under 65 years of age			a1.	Allowance per person	\$60.00	b1.	Number of persons	2	c1.	Subtotal	\$120.00	Persons 65 years of age or older			a2.	Allowance per person	\$144.00	b2.	Number of persons		c2.	Subtotal	\$0.00	\$585.00
Persons under 65 years of age																										
a1.	Allowance per person	\$60.00																								
b1.	Number of persons	2																								
c1.	Subtotal	\$120.00																								
Persons 65 years of age or older																										
a2.	Allowance per person	\$144.00																								
b2.	Number of persons																									
c2.	Subtotal	\$0.00																								

## B 22C (Official Form 22C) (Chapter 13) (12/10)

25B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="text-align: right;">\$572.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td style="text-align: right;">\$1,048.51</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table> <p style="text-align: right;"><b>\$0.00</b></p>			a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$572.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,048.51	c.	Net mortgage/rental expense	Subtract Line b from Line a.
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$572.00										
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,048.51										
c.	Net mortgage/rental expense	Subtract Line b from Line a.										
26	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>											
27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p> <p style="text-align: right;"><b>\$488.00</b></p>											
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p> <p style="text-align: right;"><b>\$0.00</b></p>											

**B 22C (Official Form 22C) (Chapter 13) (12/10)**

	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.										
28	<table border="1"> <tr> <td>a.</td><td>IRS Transportation Standards, Ownership Costs</td><td>\$517.00</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td>\$0.00</td></tr> <tr> <td>c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$517.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$517.00
a.	IRS Transportation Standards, Ownership Costs	\$517.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$0.00									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.										
30	<table border="1"> <tr> <td>a.</td><td>IRS Transportation Standards, Ownership Costs</td><td>\$517.00</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td>\$246.82</td></tr> <tr> <td>c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$517.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$246.82	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$270.18
a.	IRS Transportation Standards, Ownership Costs	\$517.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$246.82									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
31	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.	\$224.94									
32	<b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.	\$0.00									
33	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.	\$0.00									
34	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$0.00									
35	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.	\$0.00									
36	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.	\$0.00									
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	\$0.00									
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$3,234.12									

## B 22C (Official Form 22C) (Chapter 13) (12/10)

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 24-37**

	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.										
39	<table border="1"> <tr> <td>a.</td><td>Health Insurance</td><td>\$0.00</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$0.00</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$0.00</td></tr> </table> <p>Total and enter on Line 39</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <hr/>	a.	Health Insurance	\$0.00	b.	Disability Insurance	\$0.00	c.	Health Savings Account	\$0.00	\$0.00
a.	Health Insurance	\$0.00									
b.	Disability Insurance	\$0.00									
c.	Health Savings Account	\$0.00									
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.	\$0.00									
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$0.00									
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	\$0.00									
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.	\$0.00									
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$0.00									

## B 22C (Official Form 22C) (Chapter 13) (12/10)

**Subpart C: Deductions for Debt Payment**

47	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Citifinancial</td> <td>303 E. Holloway, Raymondvi</td> <td>\$1,048.51</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td>City of Raymondville Tax Offic</td> <td>Homestead; 2004 to 2013 pr</td> <td>\$111.13</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td>City of Raymondville Tax Offic</td> <td>Homestead; 2014 post petiti</td> <td>\$77.25</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td colspan="3">(See continuation page.)</td> <td>Total: Add Lines a, b and c</td> <td></td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	Citifinancial	303 E. Holloway, Raymondvi	\$1,048.51	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	b.	City of Raymondville Tax Offic	Homestead; 2004 to 2013 pr	\$111.13	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.	City of Raymondville Tax Offic	Homestead; 2014 post petiti	\$77.25	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	(See continuation page.)			Total: Add Lines a, b and c		\$6,318.04
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																											
a.	Citifinancial	303 E. Holloway, Raymondvi	\$1,048.51	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																											
b.	City of Raymondville Tax Offic	Homestead; 2004 to 2013 pr	\$111.13	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																											
c.	City of Raymondville Tax Offic	Homestead; 2014 post petiti	\$77.25	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																											
(See continuation page.)			Total: Add Lines a, b and c																												
48	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Citifinancial</td> <td>303 E. Holloway, Raymondville,</td> <td>\$106.83</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines a, b and c</td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	Citifinancial	303 E. Holloway, Raymondville,	\$106.83	b.				c.							Total: Add Lines a, b and c	\$106.83					
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																												
a.	Citifinancial	303 E. Holloway, Raymondville,	\$106.83																												
b.																															
c.																															
			Total: Add Lines a, b and c																												
49	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.</p>					\$113.06																									
50	<p><b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly chapter 13 plan payment.</td> <td>\$4,100.00</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>5.9 %</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>					a.	Projected average monthly chapter 13 plan payment.	\$4,100.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	5.9 %	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$241.90																
a.	Projected average monthly chapter 13 plan payment.	\$4,100.00																													
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	5.9 %																													
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																													
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.					\$6,779.83																									
<b>Subpart D: Total Deductions from Income</b>																															
52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46 and 51.					\$10,013.95																									

**Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)**

53	<b>Total current monthly income.</b> Enter the amount from Line 20.		\$7,278.14
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.		

## B 22C (Official Form 22C) (Chapter 13) (12/10)

55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	<b>\$0.00</b>															
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	<b>\$10,013.95</b>															
57	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, and c</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.			b.			c.				Total: Add Lines a, b, and c	<b>\$0.00</b>	
	Nature of special circumstances	Amount of expense															
a.																	
b.																	
c.																	
	Total: Add Lines a, b, and c	<b>\$0.00</b>															
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	<b>\$10,013.95</b>															
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.	<b>(-\$2,735.81)</b>															

**Part VI: ADDITIONAL EXPENSE CLAIMS**

60	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, and c</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.			b.			c.				Total: Add Lines a, b, and c	<b>\$0.00</b>	
	Expense Description	Monthly Amount															
a.																	
b.																	
c.																	
	Total: Add Lines a, b, and c	<b>\$0.00</b>															

**Part VII: VERIFICATION**

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>4/2/2013</u>	Signature: <u>/s/ Roberto S. Cruz</u> <b>Roberto S. Cruz</b>
	Date: <u>4/2/2013</u>	Signature: <u>/s/ Norma C. Cruz</u> <b>Norma C. Cruz</b>

## B 22C (Official Form 22C) (Chapter 13) (12/10)

## 47. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
City of Raymondville Tax Office	Cruz Trucking: 2005-2013, pre petition	\$68.70	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
City of Raymondville Tax Office	Cruz Trucking; 2014 post petition per	\$51.67	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Compass Bank	Trucks for Business	\$1,348.01	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Compass Bank	Trucks for Business	\$2,335.28	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Conns	appliances	\$2.91	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Ford Motor Credit Corporation	2006 Ford F-250	\$246.82	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Ford Motor Credit Corporation	2008 Ford Fusion	\$183.12	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Raymondville ISD	Homestead; 2004 to 2013 pre petition	\$169.46	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Raymondville ISD	Homestead; 2014 post petition	\$77.25	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Raymondville ISD	Cruz Trucking: 2005-2013, pre petition	\$117.17	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Raymondville ISD	Cruz Trucking: 2014 post petition per	\$11.13	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Willacy County Tax Office	Homestead; 2006-2013 pre petition tax	\$96.77	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Willacy County Tax Office	Homestead; 2014 post petition taxes	\$65.52	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Willacy County Tax Office	Cruz Trucking; 2005-2013 pre petition	\$106.51	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Willacy County Tax Office	Cruz Trucking; 2014 post petition tax	\$200.83	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no

**Current Monthly Income Calculation Details**In re: **Roberto S. Cruz**  
**Norma C. Cruz**Case Number:  
Chapter: **13****2. Gross wages, salary, tips, bonuses, overtime commissions.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<b>Spouse</b>							

**Legacy Home Health Agency Inc.**\$1,064.70 \$1,028.30 \$509.60 \$1,372.50 \$1,816.00 \$977.75 **\$1,128.14****3. Income from the operation of a business, profession or farm.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<b>Debtor</b>							

**Roberto Cruz- self employed**

Gross receipts	\$14,800.00	\$15,100.00	\$33,500.00	\$86,900.00	\$700.00	\$7,600.00	<b>\$26,433.33</b>
Ordinary/necessary business expenses	<u>\$10,075.00</u>	<u>\$10,200.00</u>	<u>\$28,750.00</u>	<u>\$63,700.00</u>	<u>\$4,375.00</u>	<u>\$4,600.00</u>	<b><u>\$20,283.33</u></b>
Business income	<b>\$4,725.00</b>	<b>\$4,900.00</b>	<b>\$4,750.00</b>	<b>\$23,200.00</b>	<b>(\$3,675.00)</b>	<b>\$3,000.00</b>	<b>\$6,150.00</b>

**Underlying Allowances**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case Number:  
Chapter: **13**

<b>Median Income Information</b>	
State of Residence	<b>Texas</b>
Household Size	<b>2</b>
Median Income per Census Bureau Data	<b>\$54,762.00</b>

<b>National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous</b>	
Region	<b>US</b>
Family Size	<b>2</b>
Gross Monthly Income	<b>\$7,278.14</b>
Income Level	<b>Not Applicable</b>
Food	<b>\$537.00</b>
Housekeeping Supplies	<b>\$66.00</b>
Apparel and Services	<b>\$162.00</b>
Personal Care Products and Services	<b>\$55.00</b>
Miscellaneous	<b>\$209.00</b>
Additional Allowance for Family Size Greater Than 4	<b>\$0.00</b>
Total	<b>\$1,029.00</b>

<b>National Standards: Health Care (only applies to cases filed on or after 1/1/08)</b>	
<b>Household members under 65 years of age</b>	
Allowance per member	<b>\$60.00</b>
Number of members	<b>2</b>
Subtotal	<b>\$120.00</b>
<b>Household members 65 years of age or older</b>	
Allowance per member	<b>\$144.00</b>
Number of members	<b>0</b>
Subtotal	<b>\$0.00</b>
<b>Total</b>	<b>\$120.00</b>

<b>Local Standards: Housing and Utilities</b>	
State Name	<b>Texas</b>
County or City Name	<b>Willacy County</b>
Family Size	<b>Family of 2</b>
Non-Mortgage Expenses	<b>\$585.00</b>
Mortgage/Rent Expense Allowance	<b>\$572.00</b>
Minus Average Monthly Payment for Debts Secured by Home	<b>\$1,048.51</b>
Equals Net Mortgage/Rental Expense	<b>\$0.00</b>
Housing and Utilities Adjustment	<b>\$0.00</b>

**Underlying Allowances**

In re: **Roberto S. Cruz**  
**Norma C. Cruz**

Case Number:  
Chapter: **13**

<b>Local Standards: Transportation; Vehicle Operation/Public Transportation</b>	
Transportation Region	<b>South Region</b>
Number of Vehicles Operated	<b>2 or more</b>
Allowance	<b>\$488.00</b>
<b>Local Standards: Transportation; Additional Public Transportation Expense</b>	
Transportation Region	<b>South Region</b>
Allowance (if entitled)	<b>\$182.00</b>
Amount Claimed	<b>\$0.00</b>
<b>Local Standards: Transportation; Ownership/Lease Expense</b>	
Transportation Region	<b>South Region</b>
Number of Vehicles with Ownership/Lease Expense	<b>2 or more</b>
<b>First Car</b>	
Allowance	<b>\$517.00</b>
Minus Average Monthly Payment for Debts Secured by Vehicle	<b>\$0.00</b>
Equals Net Ownership / Lease Expense	<b>\$517.00</b>
<b>Second Car</b>	
	<b>\$517.00</b>
	<b>\$246.82</b>
	<b>\$270.18</b>